

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

<b>IN RE:</b>	) <b>Case No. 16-21018-CMB</b>
Thomas J. Hayes,	)
<b>Debtor,</b>	) <b>Chapter 13</b>
Thomas J. Hayes,	)
<b>Movant,</b>	) Related to: Document No. 211
<b>vs.</b>	)
Select Portfolio Servicing, Inc.	) <b>ENTERED BY DEFAULT</b>
<b>Respondent.</b>	)

**ORDER OF COURT**

**AND NOW**, this 3rd day of June, 2021, on motion of the Debtor, it is hereby **ORDERED** that the Loan Modification Agreement between Select Portfolio Servicing, Inc. the Debtor is approved with the following material terms:

- A. **New Principal Balance:** The new principal balance now owed with respect to the Loan shall be \$114,552.04 (the "New Principal Balance").
- B. **Interest Rate:** The Debtors promise to pay the New Principal Balance plus interest. From the Effective Date of this Agreement, interest will be charged on the unpaid New Principal Balance at an annual rate equal to 5.875% for the life of Debtors' modified account.
- C. **Down Payment:** There is no down payment required for this modification.
- D. **New Monthly Payment:** The new **total** monthly payment amount will be \$1,214.63. The itemized breakdown of the total monthly payment is as follows:
  - i. Principal and Interest portion of payment = \$642.66.
  - ii. Tax and Insurance portion of payment = \$571.97.
- E. **Payment Term:** The first Post Agreement Payment will be due on May 1, 2021, with all of the subsequent New Monthly Payments due on the first day of each month following this date and continuing until the maturity date on July 1, 2055.

The past due mortgage payments for the months of June 2020 through April 2021, in the amount of \$7,069.26, will be due upon maturity of this loan and added to the last payment due.

**IT IS ORDERED**, that all other terms of the Loan Modification Agreement are approved;

**IT IS ORDERED**, that the executed Home Affordable Loan Modification Agreement is approved.

By the Court,

  
Chief Judge Carlota M. Böhm  
United States Bankruptcy Judge

FILED  
6/3/21 1:20 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDP

In re:  
Thomas J. Hayes  
Debtor

Case No. 16-21018-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 03, 2021

User: gamr  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2021:

Recip ID	Recipient Name and Address
db	+ Thomas J. Hayes, 4033 Tall Timber Dr., Allison Park, PA 15101-3043

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 05, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2021 at the address(es) listed below:

Name	Email Address
Anthony T. Kovalchick	on behalf of Creditor Office of Attorney General Pennsylvania Department of Revenue akovalchick@attorneygeneral.gov
Brian Nicholas	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 bnicholas@kmlawgroup.com
David Z. Valencik	on behalf of Debtor Thomas J. Hayes dvalencik@c-vlaw.com cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com:ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com
Donald R. Calaiaro	on behalf of Debtor Thomas J. Hayes dcalaiaro@c-vlaw.com cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com:ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com
James P. Valecko	

District/off: 0315-2

User: gamr

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Total Noticed: 1

on behalf of Creditor PNC BANK NA. jvalecko@weltman.com, PitEcf@weltman.com

Jeffrey R. Hunt

on behalf of Creditor Hampton Township School District jhunt@grblaw.com cnoroski@grblaw.com

Jeffrey R. Hunt

on behalf of Creditor Township of Hampton jhunt@grblaw.com cnoroski@grblaw.com

Jonathan Etkowicz

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 jonathan.etkowicz@piblaw.com

Jonathan Etkowicz

on behalf of Creditor SELECT PORTFOLIO SERVICING INC jonathan.etkowicz@piblaw.com

Joseph P. Schalk

on behalf of Creditor Wells Fargo Bank N.A. jschalk@barley.com, sromig@barley.com

Kevin Scott Frankel

on behalf of Creditor Specialized Loan Servicing LLC pabk@logs.com logsecf@logs.com

Leon P. Haller

on behalf of Creditor Pennsylvania Housing Finance Agency Homeowner's Emergency Mortgage Assistance Program lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com

Mario J. Hanyon

on behalf of Creditor Wells Fargo Bank N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Mark B. Peduto

on behalf of Debtor Thomas J. Hayes mpeduto@c-vlaw.com  
jadam@c-vlaw.com;ssimmons@c-vlaw.com;kmosur@c-vlaw.com;apratt@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Stephen Russell Franks

on behalf of Creditor PNC BANK NA. amps@manleydeas.com

TOTAL: 18